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Product Highlights Sheet

CIMB-Principal Asia Pacific Dynamic Growth Fund

Responsibility Statement

This Product Highlights Sheet has been reviewed by the directors or authorised committee or persons approved by the directors of Principal Asset Management Berhad. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised/recognised the issuance of CIMB-Principal Asia Pacific Dynamic Growth Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of CIMB-Principal Asia Pacific Dynamic Growth Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends CIMB-Principal Asia Pacific Dynamic Growth Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Principal Asset Management Berhad responsible for CIMB-Principal Asia Pacific Dynamic Growth Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

The Manager

Principal Asset Management Berhad (“Principal Malaysia”) (*formerly known as CIMB-Principal Asset Management Berhad*) holds a Capital Markets Services License for fund management and dealing in securities restricted to unit trust under the Capital Markets and Services Act 2007 and specializes in managing and operating unit trusts for investors, both institutional and retail. Principal Malaysia’s responsibilities include managing investment portfolios by providing fund management services to insurance companies, pension funds, unit trust companies, corporations and government institutions in Malaysia. In addition, Principal Malaysia is an approved private retirement scheme provider in Malaysia. Principal Malaysia originally commenced its operations as a unit trust company in November 1995.

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. We recommend that you read this Product Highlights Sheet together with the Fund’s Prospectus dated 25 April 2017 and its supplementary (if any). You are advised to request, read and understand the Prospectus before deciding to invest.

Brief Information on CIMB-Principal Asia Pacific Dynamic Growth Fund

CIMB-Principal Asia Pacific Dynamic Growth Fund is an open-ended equity fund issued by Principal Malaysia. The Fund aims to achieve capital appreciation over the medium to long term. The Fund is established with a multi-class structure and is allowed to establish new class(es) from time to time. For investors in Malaysia, currently, only Class MYR, Class AUD, Class SGD and Class USD are available for sale.

This is neither a capital protected fund nor a capital guaranteed fund.

Product Suitability

The recommended investment timeframe for this Fund is medium to long term, which refers to a period of three (3) years or more. This fund is suitable for investors who:

- have a medium to long term investment horizon;
- are seeking capital appreciation over medium to long term; and/or
- willing to take moderate risks for potentially moderate capital returns over medium to long term.

Key Product Features

Fund Category/Type	Equity / Growth			
Base currency	USD			
Benchmark	<p>The performance of this Fund cannot be compared directly with any specific publicly available benchmark. However, the Fund has a target return of nine percent (9%) per annum.</p> <p>This is not a guaranteed return and is only a measurement of the Fund's performance. The Fund may not achieve the target return in any particular financial year but targets to achieve this growth over the medium to long term.</p>			
Investment policy and principal investment strategy	<p>The Fund will be managed with the aim of achieving a stable and positive investment return regardless of market conditions. Under general market conditions, the Fund will invest in equities of companies which the Sub-Manager believes will exhibit good growth potential when compared against its peers or the overall market. The Fund may also invest up to 38% of its assets in debt securities, money market instruments and/or Deposits to be in line with the Fund's investment objective. We or the Sub-Manager may also utilise derivative instruments such as futures contracts to hedge the portfolio. The use of derivatives is subject to the prevailing SC Guidelines and Standards of Qualifying CIS.</p> <p>The Fund will focus its investment in the Asia Pacific ex Japan region, i.e. companies that are domiciled in, listed in, and/or have operations or businesses that focus in the Asia Pacific ex Japan region, where the regulatory authority is an ordinary or associate member of the IOSCO, which include but not limited to Australia, the People's Republic of China, Hong Kong SAR, India, Indonesia, South Korea, Malaysia, New Zealand, the Philippines, Singapore, Taiwan, Thailand and Vietnam. If the investment is a listed security, the investment must be traded in an exchange that is a member of WFE.</p> <p>The asset allocation strategy for this Fund is as follows:</p> <ul style="list-style-type: none"> ▪ between 60% to 98% (both inclusive) of the Fund's NAV will be invested in equities; ▪ up to 38% of the Fund's NAV may be invested in debt securities, money market instruments and/or Deposits; ▪ up to 20% of the Fund's NAV may be invested in units of other CIS; and ▪ at least 2% of the Fund's NAV in liquid assets. 			
Launch date	Class MYR:	25 April 2016	Class SGD:	25 April 2016
	Class AUD:	25 April 2016	Class USD:	25 April 2016
Financial year-end	28 February (29 February in the event of a leap year).			
Distribution policy	Class MYR, Class AUD, Class SGD and Class USD: Given the Fund's investment objective, the Class of the Fund is not expected to pay any distribution. Distributions, if any, are at our discretion and will vary from period to period depending on the availability of realised income for distribution and performance of the Fund.			
Manager	Principal Asset Management Berhad (<i>formerly known as CIMB-Principal Asset Management Berhad</i>).			
Sub-Manager	Principal Asset Management (S) Pte Ltd (<i>formerly known as CIMB-Principal Asset Management (S) Pte. Ltd</i>).			
Trustee	HSBC (Malaysia) Trustee Berhad			

Solicitor	Soon Gan Dion & Partners
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Key Risks

General risks of investing in a unit trust fund	
Returns not guaranteed	The investment of the fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment returns, nor any assurance that the fund's investment objective will be achieved.
General market environment risk	This risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's NAV.
Inflation risk	This is the risk that your investment in the unit trust fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
Manager's risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund, e.g. investment decisions undertaken by the manager as a result of an incorrect view of the market may adversely affect the performance of the fund.
Loan financing risk	This risk occurs when you finance your investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan repayments.
Specific risks of the Fund	
Stock specific risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
Country risk	Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, deteriorating economic condition of such countries may adversely affect the Fund's NAV.
Liquidity risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Currency risk	<p>There are 2 levels of currency risk associated with the investment of this Fund:</p> <ul style="list-style-type: none"> • <u>Currency risk at the Fund's portfolio level</u> Any fluctuation in the exchange rate between the base currency and the currencies in which the Fund's investments are denominated may have an impact on the value of these investments. • <u>Currency risk at the Class level</u> There are Classes of the Fund denominated in currencies other than the base currency. The impact of the exchange rate movement may lead to a depreciation of the value of your holding as expressed in the base currency of the Fund. <p>You should realise that currency risk is considered as one of the major risks due to the volatile nature of the foreign exchange market. When deemed necessary, we may utilize derivative instruments, subject to prevailing SC Guidelines, to hedge currency risk.</p>
Credit and default risk	Credit and default risk is the risk of loss due to the counterparty's and/or issuer's non-payment or untimely payment of the investment amount as well as the returns on investment.
Interest rate risk	Interest rate risk refers to the impact of interest rate changes on the valuation of debt instruments. When interest rates rise, debt securities prices generally decline and this may lower the market value of the Fund's investment in debt securities.
Risk of investing in emerging markets	Investment in emerging markets generally involves a higher degree of risk due to the greater possibility of political or economic instability and societal tensions. As such, you should be aware that investments in emerging markets may be subjected to higher price volatility and therefore will tend to have a higher investment risk that will affect the Fund's growth.

Note: Please take note that if your investments are made through an IUTA via a nominee system of ownership, you would not be deemed to be a Unit holder under the Deed and as a result, you may not exercise all the rights ordinarily conferred to a Unit holder (e.g. the right to call for Unit holders' meetings and the right to vote at a Unit holders' meeting).

Fees & Charges

Fees/Charges	Class MYR	Class AUD	Class SGD	Class USD
Application Fee	Principal Distributors : Up to 6.50% of the NAV per unit IUTAs : Up to 5.50% of the NAV per unit			
Withdrawal Fee	Nil			
Switching Fee	You may be charged a Switching Fee equal to the difference (if any) between the Application Fee of Class MYR and the Application Fee of the other Class or Principal Malaysia's funds (or its class). Switching Fee will not be charged if the Class or Principal Malaysia's funds (or its class) to be switched into has a lower Application Fee.		You may be charged a Switching Fee of up to 1.00% of the NAV per unit.	
	You may negotiate to lower the Switching Fee with us or our Distributors. We also have the discretion to waive the Switching Fee.			
Transfer Fee	A maximum of RM50.00	A maximum of AUD15.00	A maximum of SGD15.00	A maximum of USD15.00
	may be charged for each transfer.			
Management Fee	Up to 1.80% per annum of the NAV of the Class in Malaysia.			
Trustee Fee	Up to 0.05% per annum (including local custodian fees and charges but excluding foreign sub-custodian fees and charges) on the NAV of the Fund. The foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.			
Other charges payable directly by you when purchasing or withdrawing the units	Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal will be borne by you.			
Expenses directly related to the Fund	Only expenses that are directly related to the Fund can be charged to the Fund. Examples of relevant expenses are audit fee and tax agent's fee.			

Note: All fees and charges are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities (if any) from time to time. As a result of changes in any rule, regulation, directive, notice and/or law issued by the government or relevant authority, there may be additional cost to the fees, expenses, charges and/or taxes payable to and/or by the Fund or you as disclosed in the Product Highlights Sheet.

Despite the maximum Application Fee disclosed above, you may negotiate with us or our Distributors for lower fee or charges. However, you should note that we or our Distributors may, for any reason at any time, where applicable, accept or reject your request and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. If you invest via EPF-MIS (where available), you may be charged an Application Fee of up to 3.00% of the NAV per unit, or such other rate as may be determined by the EPF.

We may, for any reason at any time, where applicable, waive or reduce the amount of any fees (except the Trustee Fee) or other charges payable by you in respect of the Fund, either generally (for all investors) or specifically (for any particular investor or a group of investors) and for any period or periods of time at our absolute discretion.

Transaction Information

Fees/Charges	Class MYR	Class AUD	Class SGD	Class USD
Minimum initial investment[#]	RM1,000	AUD1,000	SGD1,000	USD1,000
	or such other amount as we may decide from time to time.			
Minimum additional investment	RM100	AUD100	SGD100	USD100
	or such other amount as we may decide from time to time.			
Minimum withdrawal	100 units or such other amount as we may decide from time to time.			
Minimum balance	1,000 units or such other amount as we may decide from time to time.			
Regular Savings Plan ("RSP")	RSP allows you to make regular monthly investments of RM100 or	Currently, RSP is not available.		

Fees/Charges	Class MYR	Class AUD	Class SGD	Class USD
	more, direct from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is RM1,000 or such other amount as we may decide from time to time.			
Switching	Switching is available between the Classes of the Fund or between a Class and other Principal Malaysia's funds (or its classes), which should be denominated in the same currency. You may contact our Customer Care Centre at (03) 7718 3000 for more information on the availability of switching. Please also refer to the "Switching" section of the Prospectus for more information.			
Transfer	We may, at our absolute discretion, allow/refuse transfer of units subject to such terms and conditions as may be stipulated by us from time to time.			
Cooling-off period	Six (6) Business Days from the date the application form is received and accepted by us or our Distributor from the first time investor. However, Principal Malaysia's staff and person(s) registered to deal in unit trust of Principal Malaysia or any Distributors are not entitled to the cooling-off right. In addition, if you have invested via the EPF-MIS (where available), your cooling-off right is subject to EPF's terms and conditions.			

The minimum initial investment for EPF-MIS (where available) shall be RM1,000 (or such other amount as may be determined by EPF) or as per the amount stated under the minimum initial investment column, whichever is higher. Please note that there may be changes to the status of the eligibility of the Fund under the EPF-MIS from time to time. Please refer to our website at <http://www.principal.com.my> or <http://www.kwsp.gov.my> for updated information.

Note: You may request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units, which will be at our sole and absolute discretion. However, you should note that we may, for any reason at any time, where applicable, accept or reject your request to lower the amount or number of units and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. We may also, for any reason at any time, where applicable, reduce the minimum balance, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. For increase in the amount or units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes before implementation.

YOU SHOULD NOT MAKE PAYMENT IN CASH TO ANY UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

Valuations

We will carry out the valuation for the Classes for a Business Day on the next Business Day (T+1) by 4:00 p.m. This is to cater for the currency translation of the foreign securities or instruments to the Fund's base currency based on the bid exchange rate quoted by Bloomberg or Reuters at UK time 4:00 p.m. on the same day (Malaysian time 11:00 p.m. or 12:00 a.m.), or such other time as stipulated in the IMS. The NAV per unit for a Business Day is available on our website at <http://www.principal.com.my> after 5:30 p.m. on the following Business Day (T+1). Please refer to the "Unit Pricing" section of the Prospectus for more information.

Avenues to Exit This Investment

To exit from this investment, you may withdraw from the Class, switch out of the Class or transfer your unit holdings to other investors. You may withdraw your investment at the unit price of the Business Day.

Withdrawals can be made from the Class by completing a withdrawal form and sending it to the relevant Distributors or our head office. There is no restriction on the frequency of withdrawals. The amount that you will receive is calculated by the withdrawal value less the Withdrawal Fee, if any. You will be paid in the currency of the Class (e.g. Class USD will be paid in USD) within seven (7) Business Days or ten (10) days, whichever is lesser. You will have to bear the applicable bank fees and charges, if any.

For more information on the withdrawals, switching and transfer facility and cooling-off period, please refer to the "Transaction Information" chapter of the Prospectus. For more information on the fees and charges incur when you exit from this investment, please refer to "Fees, Charges and Expenses" chapter of the Prospectus.

Fund Performance

Average total return of the Fund

FYE: 28 February 2019, in %	1-Year	3-Year	5-Year	10-Year	Since Inception
Class MYR	(14.95)	-	-	-	7.08
Class AUD	(15.07)	-	-	-	6.77
Class SGD	(15.18)	-	-	-	7.75

Class USD	(14.95)	-	-	-	7.95
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Note: All performance figures have been extracted from Lipper.

Annual total return of the Fund

FYE: 28 February, in %	2019	2018	2017	2016	2015	2014	2013	2012	2011	Since inception to 2017
Class MYR	(14.95)	43.53	-	-	-	-	-	-	-	(0.46)
Class AUD	(15.07)	42.90	-	-	-	-	-	-	-	(0.71)
Class SGD	(15.18)	43.20	-	-	-	-	-	-	-	1.83
Class USD	(14.95)	43.57	-	-	-	-	-	-	-	1.83

Note: All performance figures have been extracted from Lipper.

The Fund's total return declined over the past one year but has gained since inception for all share classes.

* The performance of this Fund cannot be compared directly with any specific publicly available benchmark. However, the Fund has a target return of nine percent (9%) per annum.

This is not a guaranteed return and is only a measurement of the Fund's performance. The Fund may not achieve the target return in any particular financial year but targets to achieve this growth over the medium to long term.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}}$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$
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Portfolio Turnover Ratio ("PTR")

FYE: 28 February	2019	2018	Since inception to 2017
Fund	0.87	1.30	1.63

Note: All performance figures have been extracted from Lipper.

The Fund's PTR has declined from 1.30 times to 0.87 times as the growth of the Fund during financial year under review has slowed.

Distribution

FYE: 28 February	2019	2018	2017
Fund	Net distribution per unit (Sen)	N/A	N/A
	Gross distribution per unit (Sen)	N/A	N/A

Note: All performance figures have been extracted from Lipper.

There was no distribution made for the financial year ended 28 February 2019.

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

Contact for Further Information / Complaint

(i) You may contact our Customer Care Centre at (03) 7718 3000. Our Customer Care Centre is available between 8:45 a.m. and 5:45 p.m. (Malaysian time) on Mondays to Thursdays and between 8:45 a.m. and 4:45 p.m. (Malaysian time) on Fridays (except on Selangor public holidays) or you can e-mail us at service@principal.com.my.

(ii) Alternatively, you may also contact:

(a) Securities Industries Dispute Resolution Center (SIDREC):

- via phone to : 03-2282 2280
- via fax to : 03-2282 3855
- via e-mail to : info@sidrec.com.my
- via letter to : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur

(b) SC's Consumer & Investor Office:

- via phone to Aduan Hotline at : 03-6204 8999
 - via fax to : 03-6204 8991
 - via e-mail to : aduan@seccom.com.my
 - via online complaint form available at www.sc.com.my
 - via letter to : Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
- (c) Federation of Investment Managers Malaysia's Complaints Bureau:
- via phone to : 03-2092 3800
 - via fax to : 03-2093 2700
 - via e-mail to : complaints@fimm.com.my
 - via online complaint form available at www.fimm.com.my
 - via letter to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune,
No. 19, Lorong Dungun Damansara Heights, 50490 Kuala Lumpur

Appendix: Glossary

Application Fee	- Preliminary charge on each investment.
AUD	- Australian Dollar.
Business Day	- Mondays to Fridays when Bursa Malaysia Securities Berhad is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business. <i>Note: We may declare certain Business Days to be a non-Business Day for the Fund, if the Fund's investment in foreign markets which are closed for business or suspended is at least 50% of the Fund's NAV. This information will be communicated to you via our website at http://www.principal.com.my. Alternatively, you may contact our Customer Care Centre at 603-7718 3000.</i>
CIS	- Means collective investment schemes.
Class(es)	- Any class of units representing similar interest in the assets of the Fund.
Class AUD	- The Class of units issued by the Fund denominated in Australian Dollar.
Class MYR	- The Class of units issued by the Fund denominated in Malaysian Ringgit. This Class is only offered for sale in Malaysia.
Class SGD	- The Class of units issued by the Fund denominated in Singapore Dollar.
Class USD	- The Class of units issued by the Fund denominated in United States Dollar.
CMSA	- Capital Markets and Services Act 2007 (as may be amended, varied, modified, updated and/or superseded from time to time).
Deed	- The principal deed and any supplemental deed in respect of the Fund made between the Manager, the Trustee and the Unit holders of the Fund, agreeing to be bound by the provisions of the Deed.
Deposits	- As per the definition of "deposit" in the Financial Services Act 2013 and "Islamic deposit" in the Islamic Financial Services Act 2013.
Distributor	- Any relevant persons and bodies appointed by Principal Malaysia from time to time, who are responsible for selling units of the Fund including Principal Distributors and IUTAs.
EPF	- Employees' Provident Fund
EPF-MIS	- EPF's Members Investment Scheme.
Fund or APDG	- CIMB-Principal Asia Pacific Dynamic Growth Fund.
IMS	- Investment Management Standards issued by the Federation of Investment Managers Malaysia (as may be amended, updated or superseded from time to time).
IOSCO	- International Organization of Securities Commissions; for further details, please refer to http://www.iosco.org .
IUTAs	- Institutional Unit Trust Scheme Advisers.
Management Fee	- A percentage of the NAV of the Class that is paid to us for managing the portfolio of the Fund.
NAV	- Net Asset Value.
NAV of the Fund	- The NAV of the Fund is the value of all the Fund's assets less the value of all the Fund's liabilities, at the point of valuation. For the purpose of computing the annual Management Fee (if any) and annual Trustee Fee (if any), the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day. The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point.
NAV per Unit	- The NAV attributable to a Class of units divided by the number of units in circulation for that Class, at the valuation point.
Principal Distributors	- Refers to the unit trust consultants of Principal Malaysia.

Principal Malaysia or the Manager	- Principal Asset Management Berhad (<i>formerly known as CIMB-Principal Asset Management Berhad</i>).
Product Highlights Sheet	- Refers to the disclosure document issued by us that contains clear and concise information of the salient features of the Fund.
Prospectus	- Refers to the disclosure document issued by us describing the details of the Fund.
RM or MYR	- Malaysian Ringgit.
SC	- Securities Commission Malaysia.
SC Guidelines	- Guidelines on Unit Trust Funds issued by the SC (as may be amended, varied, modified, updated and/or superseded from time to time).
SGD	- Singapore Dollar.
Standards of Qualifying CIS	- Means the set of common standards set out under the Standards of Qualifying CIS which will govern cross border offering of CIS in ASEAN, as may be amended from time to time and shall include any handbook, practice notes, regulations, directive or requirement issued pursuant thereto or by the regulators and signatories of the said common standards and includes any amendment, modification, alteration, consolidation or re-enactment made thereto or for the time being in force.
Switching Fee	- A charge that may be levied when switching is done from one (1) fund or class to another.
Transfer Fee	- A nominal fee levied for each transfer of units from one (1) Unit holder to another.
Trustee Fee	- A percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee for the Fund.
UK	- United Kingdom.
Unit holder	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.
US or USA	- United States of America.
USD	- United States Dollar.
WFE	- World Federations of Exchange.
Withdrawal Fee	- A charge levied upon withdrawal under certain terms and conditions (if applicable).

Note: *Unless the context otherwise requires*

- *words importing the singular number should include the plural number and vice versa;*
- *reference to any legislation, statute or statutory provision in this Product Highlights Sheet is a reference to that legislation, statute or statutory provision for the time being, as may be amended or re-enacted, any to any repealed legislation, statute or statutory provision which is re-enacted (with or without modification);*
- *time or day disclosed in this Product Highlights Sheet should be indicated as Malaysia time or day in Malaysia; and*
- *reference to “days” in this Product Highlights Sheet will be taken to mean calendar days.*

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